

**FOR MORE INFORMATION,  
CONTACT YOUR DEDICATED  
EDUCATIONAL RESOURCE  
TODAY!**

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## THE 12% SAVINGS GOAL

Most people need to save more — often a lot more — to build a nest egg that can meet their needs. Many financial experts recommend putting away 12 to 15 percent of your pay for retirement, starting as early in your career as possible. There's a relatively painless way to reach that goal.

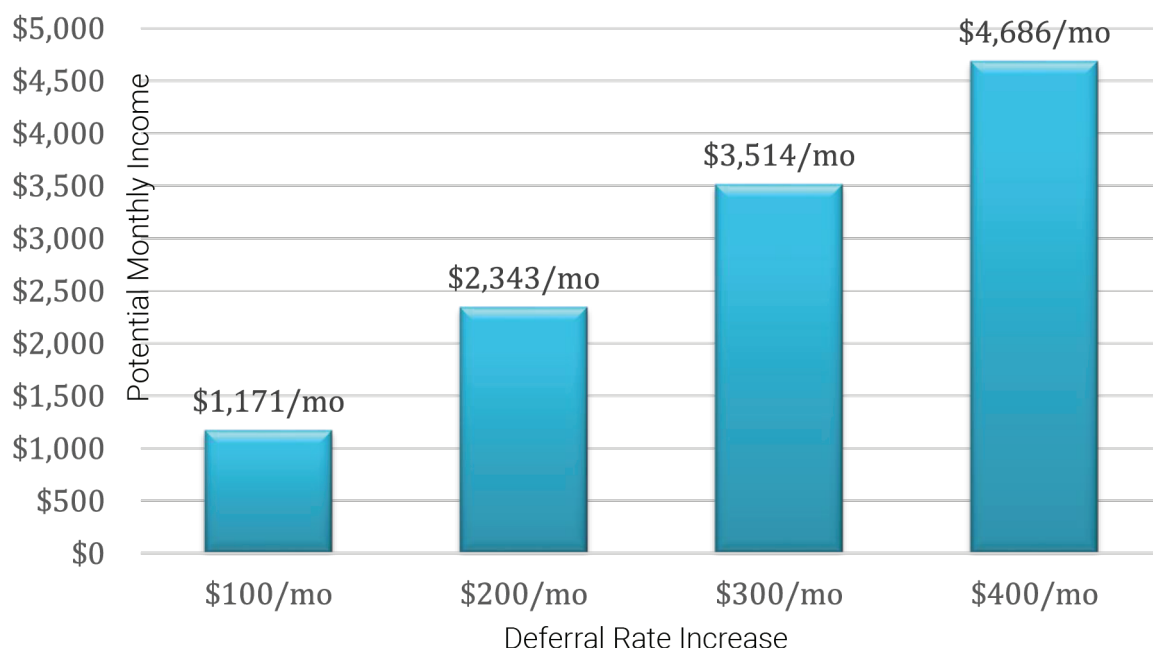
### TAKE SMALL STEPS

- Begin by contributing enough to receive your employer's matching contribution, if applicable.
- Consider gradually raising your contribution amount to 12 percent or higher.
- Raise your plan contributions once a year by an amount that's easy to handle, on a date that's easy to remember—say, 2 percent on your birthday. Thanks to the power of compounding (the earnings on your earnings), even small, regular increases in your plan contributions can make a big difference over time.

### A LITTLE MORE CAN MEAN A LOT

Think ahead and take action now. To increase your deferral percentage, contact your HR department today.

## MONTHLY RETIREMENT WITHDRAWALS AFTER 40 YEARS



*Assumes an 8% average annual return compounded monthly and an annual withdrawal rate of 4% after the accumulation period indicated. For illustrative purposes only. Actual results may vary. All investments contain the risk of loss, up to and including the loss of the entire investment.*

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1 <https://www.fidelity.com/viewpoints/personal-finance/spending-and-saving>